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URBAN FORESTRY & FOREST MANAGEMENT CONSULTING

December 6, 2024

Gino Aiello, Landscape Architect
GJA Inc.
110 Didsbury Road, Unit #9
Ottawa, ON
K2T 0G5

RE: TREE CONSERVATION REPORT FOR 1815 MONTREAL ROAD, OTTAWA

This Tree Conservation Report (TCR) was prepared by IFS Associates Inc. (IFS) on behalf of GJA Inc. in support of the development of 1815 Montreal Road in Ottawa. The need for this report is related to trees protected under the City of Ottawa's Tree Protection By-law (By-law No. 2020-340). The By-law reflects Section 4.8.2. of the City of Ottawa's Official Plan which calls for the retention of the City's urban forestry canopy and, in particular, the protection of large, healthy trees.

Under the Tree Protection By-law a TCR is required for all plans of subdivision, site plan control applications, common elements condominium applications, and vacant land condominium applications where there is a tree of 10 cm in diameter at breast height (DBH) or greater on a site and/or if there is a tree on an adjacent site that has a critical root zone (CRZ) extending onto a development site. Trees of any size on adjacent City lands must also be documented in a TCR. A "tree" is defined in the By-law as any species of woody perennial plant, including its root system, which has reached or can reach a minimum height of at least 450 cm at physiological maturity. The CRZ is calculated as DBH x 10 cm.

The inventory in this report details the assessment of all individual living trees on the subject property and adjacent properties, including City of Ottawa lands. Field work for this report was completed in November 2024.

The development proposed for the site includes the demolition of the existing single-family dwelling and construction of a 19-storey, multi-use building with underground parking. All existing trees on the subject and City of Ottawa property are proposed for removal. In most cases this is due to conflicts with construction. In other instances, current poor health condition and conflicts with site grading necessitate removal. However, all trees fully on adjacent private property will be preserved and protected during construction. **Several trees shared with adjacent property owners will be removed. In such cases written permission of affected landowners is required before a tree removal permit is issued.**

TREE SPECIES, CONDITION, SIZE AND STATUS

Table 1 below details the species, condition, size (diameter) and status of the individual trees on the subject and adjacent properties. Each of these trees is referenced by the numbers plotted on the accompanying tree conservation plans.

Table 1. Species, ownership, diameter, condition and preservation status of trees at 1815 Montreal Road

Tree No.	Tree Species	Owner-ship[1]	DBH[2] (cm)	Tree Condition; Condition Notes; Species Origin & **Preservation Status** (to be removed or preserved and protected)
1	White spruce *(Picea glauca)*	Private	48	Poor; topped by Hydro; native species; **to be removed** (poor condition)
2	White spruce *(Picea glauca)*	Private	35	Poor; topped by Hydro; native species; **to be removed** (conflicts with new entranceway)
3	White spruce *(Picea glauca)*	Neigh-bour	51	Fair; dense undergrowth; native species; **to be preserved and protected**
4	Manitoba maple *(Acer negundo)*	Private	21 avg.	Fair; single stemmed; naturalized species; **to be removed** (conflicts with construction)
5	White spruce *(Picea glauca)*	Neigh-bour	71	Good; dense undergrowth; native species; **to be preserved and protected**
6	Manitoba maple *(Acer negundo)*	Private	18 avg.	Fair; multi-stemmed from grade; naturalized species; **to be removed** (conflicts with construction)
7	White pine *(Pinus strobus)*	Neigh-bour	32	Good; heavy vine growth into crown; native species; **to be preserved and protected**
8	Norway maple *(Acer platanoides)*	Private	25	Fair; co-dominant stems at 2m; introduced invasive species; **to be removed** (conflicts with construction)
9	White cedar *(Thuja occidentalis)*	Private	46	Fair; co-dominant leaders at 6m; native species; **to be removed** (conflicts with construction)
10	Manitoba maple *(Acer negundo)*	Private	14, 18 & 20	Fair; three separate trees in close proximity; heavily divergent; naturalized species; **to be removed** (conflicts with construction)
11	Balsam fir *(Abies balsamea)*	Private	44	Good; good growth form and crown density; fair annual increment and needle colour; native species**; to be removed** (conflicts with construction)
12	White spruce *(Picea glauca)*	Shared	21	Poor; heavy vine growth into crown; shaded by neighbouring cottonwood (Populus deltoides); native species; **to be preserved and protected**

Table 1. Cont.

Tree No.	Tree Species	Owner-ship[1]	DBH[2] (cm)	Tree Condition; Condition Notes; Species Origin & **Preservation Status** (to be removed or preserved and protected)
13	White spruce *(Picea glauca)*	Shared	22	Poor; heavy vine growth into crown; shaded by neighbouring cottonwood *(Populus deltoides)*; native species; **to be preserved and protected**
14	White spruce *(Picea glauca)*	Shared	21	Dead; **to be removed** (dead)
15	White spruce *(Picea glauca)*	Shared	24	Fair growth form, crown density, annual increment and needle colour; native species; **to be preserved and protected**
16	White spruce *(Picea glauca)*	Shared	19	Fair form, crown density, annual increment and needle colour; native species; **to be preserved and protected**
17	White spruce *(Picea glauca)*	Private	31	Fair; grouping of four trees; fair form, crown density, annual increment and needle colour; native species; **to be removed** (will be made unstable due to root loss from excavation)
18	Manitoba maple *(Acer negundo)*	Private	25 avg.	Fair; single stemmed; heavily divergent; naturalized species; **to be removed** (conflicts with construction)
19	White spruce *(Picea glauca)*	Private	38	Fair form, crown density, annual increment and needle colour; native species; **to be removed** (will be made unstable due to root loss from excavation)
20	White spruce *(Picea glauca)*	Private	35	Fair form, crown density, annual increment and needle colour; native species; **to be removed** (will be made unstable due to root loss from excavation)
21	White spruce *(Picea glauca)*	Private	22	Fair form, crown density, annual increment and needle colour; native species; **to be preserved and protected**
22	White cedar *(Thuja occidentalis)*	Private	19	Poor form, crown density, annual increment and needle colour; heavy vine growth into crown; shaded by adjacent trees; native species; **to be preserved and protected**
23	White cedar *(Thuja occidentalis)*	Private	15	Poor form, crown density, annual increment and needle colour; heavy vine growth into crown; shaded by adjacent trees; native species; **to be preserved and protected**
24	White spruce *(Picea glauca)*	Private	27	Fair; fair form, crown density, annual increment and needle colour; native species; **to be preserved and protected**

Table 1. Cont.

Tree No.	Tree Species	Owner-ship[1]	DBH[2] (cm)	Tree Condition; Condition Notes; Species Origin & **Preservation Status** (to be removed or preserved and protected)
25	Red maple *(Acer rubrum)*	Private	22	Good; native species; **to be preserved and protected**
26	Red maple *(Acer rubrum)*	Private	21	Fair; heavily divergent; native species; **to be preserved and protected**
27	Crab apple *(Malus* spp.*)*	Private	41	Good; mature; cultivar; **to be preserved and protected**
28	Manitoba maple *(Acer negundo)*	Private	25	Fair; single stemmed; heavily divergent; naturalized species; **to be preserved and protected**
29	Manitoba maple *(Acer negundo)*	Neigh-bour	34	Very poor; broken at 4.5m; naturalized species; **to be preserved and protected**
30	White cedar *(Thuja occidentalis)*	Neigh-bour	15	Fair form, crown density, annual increment and needle colour; shaded by adjacent trees; native species; **to be preserved and protected**
31	Sugar maple *(Acer saccharum)*	Private	19	Good; maturing; native species; **to be preserved and protected**
32	White elm *(Ulmus americana)*	Neigh-bour	39 & 44	Fair; double-stemmed; no outward signs of Dutch elm disease (Ophistoma novo-ulmi); native species; **to be preserved and protected**
33	White cedar *(Thuja occidentalis)*	Shared	15	Fair form, crown density, annual increment and needle colour; shaded by adjacent trees; native species; **to be preserved and protected**
34	Sugar maple *(Acer saccharum)*	Neigh-bour	19	Good; maturing; native species; **to be preserved and protected**
35	Sugar maple *(Acer saccharum)*	Private	16	Good; maturing; native species; **to be preserved and protected**
36	Sugar maple *(Acer saccharum)*	Neigh-bour	+/- 45	Good; mature; native species; **to be preserved and protected**
37	Sugar maple *(Acer saccharum)*	Neigh-bour	20	Good; maturing; native species; **to be preserved and protected**
38	Colorado spruce *(Picea pungens)*	Neigh-bour	13	Fair crown density, annual increment and needle colour; maturing; introduced species; **to be preserved and protected**

Table 1. Cont.

Tree No.	Tree Species	Owner-ship[1]	DBH[2] (cm)	Tree Condition; Condition Notes; Species Origin & **Preservation Status** (to be removed or preserved and protected)
39	Colorado spruce *(Picea pungens)*	Private	18	Good crown density, annual increment and needle colour; maturing; introduced species; **to be preserved and protected**
40	Sugar maple *(Acer saccharum)*	Neigh-bour	45	Fair; mature; co-dominant stem broken at 7m – major wound; native species; **to be preserved and protected**
41	Sugar maple *(Acer saccharum)*	Neigh-bour	27	Fair; mature; native species; **to be preserved and protected**
42	Sugar maple *(Acer saccharum)*	Neigh-bour	13	Fair; maturing; native species; **to be preserved and protected**
43	Sugar maple *(Acer saccharum)*	Neigh-bour	10	Fair; immature; native species; **to be preserved and protected**
44	Sugar maple *(Acer saccharum)*	Private	13	Fair; maturing; native species; **to be preserved and protected**
45	Sugar maple *(Acer saccharum)*	Neigh-bour	15	Fair; maturing; native species; **to be preserved and protected**
46	Sugar maple *(Acer saccharum)*	Shared	22	Fair; maturing; native species; **to be preserved and protected**
47	Sugar maple *(Acer saccharum)*	Private	67	Fair; very mature; native species; **to be removed** (conflicts with construction)
48 & 49	Sugar maple *(Acer saccharum)*	Private	16 & 20	Fair; mature; double-stemmed at grade; native species; **to be removed** (conflicts with construction)
50	Sugar maple *(Acer saccharum)*	Private	16	Good; maturing; native species; **to be removed** (conflicts with construction)
51	Sugar maple *(Acer saccharum)*	Private	19	Good; maturing; native species; **to be removed** (conflicts with construction)
52 & 53	Crab apple *(Malus* spp.*)*	Private	13 & 20	Fair; mature; cultivar; **to be removed** (conflicts with construction)

Table 1. Cont.

Tree No.	Tree Species	Owner-ship[1]	DBH[2] (cm)	Tree Condition; Condition Notes; Species Origin & **Preservation Status** (to be removed or preserved and protected)
54	Crab apple *(Malus* spp.*)*	Private	22	Fair; mature; cultivar; **to be removed** (conflicts with construction)
55	Manitoba maple *(Acer negundo)*	Private	24 avg.	Fair; tri-stemmed at grade; moderately divergent; **to be removed** (conflicts with construction)
56	White pine *(Pinus strobus)*	Private	56	Poor; mature; very thin crown – tree is in decline; **to be removed** (conflicts with construction)
57	White pine *(Pinus strobus)*	Private	56	Dead; **to be removed** (dead)
58	White pine *(Pinus strobus)*	Private	60	Dead; **to be removed** (dead)
59	Scots pine *(Pinus sylvestris)*	Private	38	Fair; mature; living crown thin, held high; **to be removed** (conflicts with construction)
60	Sugar maple *(Acer saccharum)*	Private	51	Poor; in decline; root damage due to recent installation of nearby retaining wall; mature; native species; **to be removed** (conflicts with construction)
61	Sugar maple *(Acer saccharum)*	Private	56	Good; mature; native species; **to be removed** (conflicts with construction)
62 & 63	White elm *(Ulmus americana)*	Private	18 & 18	Fair; double-stemmed at grade; no outward signs of Dutch elm disease (Ophistoma novo-ulmi); native species; **to be removed** (conflicts with construction)
64	Sugar maple *(Acer saccharum)*	Private	22	Fair; root damage due to recent installation of nearby retaining wall; mature; native species; **to be removed** (conflicts with construction)
65	Manitoba maple *(Acer negundo)*	City	23	Fair; heavily divergent towards south; **to be removed** (conflicts with new entranceway)
66	Sugar maple *(Acer saccharum)*	City	52	Poor; topped by Hydro; native species; **to be removed** (poor condition)
67	Colorado spruce *(Picea pungens)*	City	13	Good crown density, annual increment and needle colour; maturing; introduced species; **to be preserved and protected**

Table 1. Cont.

Tree No.	Tree Species	Owner-ship[1]	DBH[2] (cm)	Tree Condition; Condition Notes; Species Origin & **Preservation Status** (to be removed or preserved and protected)
68	Manitoba maple (Acer negundo)	Private	18 avg.	Fair; multi-stemmed from grade (14 in total); moderately divergent; **to be removed** (conflicts with construction)
69				
70				
71	Manitoba maple *(Acer negundo)*	City	29 & 41	Fair; double stemmed at grade; mildly divergent towards south; **to be removed** (conflicts with new entranceway)
72	Norway maple *(Acer platanoides)*	City	17	Fair; suppressed by adjacent trees; introduced invasive species; **to be removed** (conflicts with new entranceway)

[1]As determined from topographic survey prepared by J.D. Barnes Ltd; [2] Diameter at breast height, or 1.3m from grade (unless otherwise indicated)

Pictures 1 to 7 on pages 10 through 13 of this report show selected trees on and adjacent to the subject property. All pictures taken in November 2024.

FEDERAL AND PROVINCIAL REGULATIONS

Federal and provincial regulations can be applicable to trees on private property. In particular, the following two regulations have been considered for this property:

1) The Endangered Species Act (ESA, 2007) mandates that tree species on the Species at Risk in Ontario (SARO) list be identified. Butternut *(Juglans cinerea)* and black ash *(Fraxinus nigra)* are present in Eastern Ontario and are listed as threatened on the SARO. Because of this they are protected from harm. No trees of either species were found on or near the subject property.
2) The Migratory Bird Convention Act (1994) mandates that within the period between April and August of each year nest surveys are required to be performed by a suitably trained person no more than five (5) days before trees or other similar nesting habitat are to be removed.

TREE PRESERVATION AND PROTECTION MEASURES

Preservation and protection measures intended to mitigate damage during construction will be applied for the trees to be retained. The following measures are required by the City of Ottawa to ensure tree survival during construction:

1. Erect a fence at the critical root zone (CRZ[1]) of trees (see City of Ottawa Tree Protection Barrier specifications on page 9).
2. Do not place any material or equipment within the CRZ of the tree.
3. Do not attach any signs, notices or posters to any tree.
4. Do not raise or lower the existing grade within the CRZ without approval.

5. Tunnel or bore when digging within the CRZ of a tree.
6. Do not damage the root system, trunk or branches of any tree.
7. Ensure that exhaust fumes from all equipment are NOT directed towards any tree's canopy.

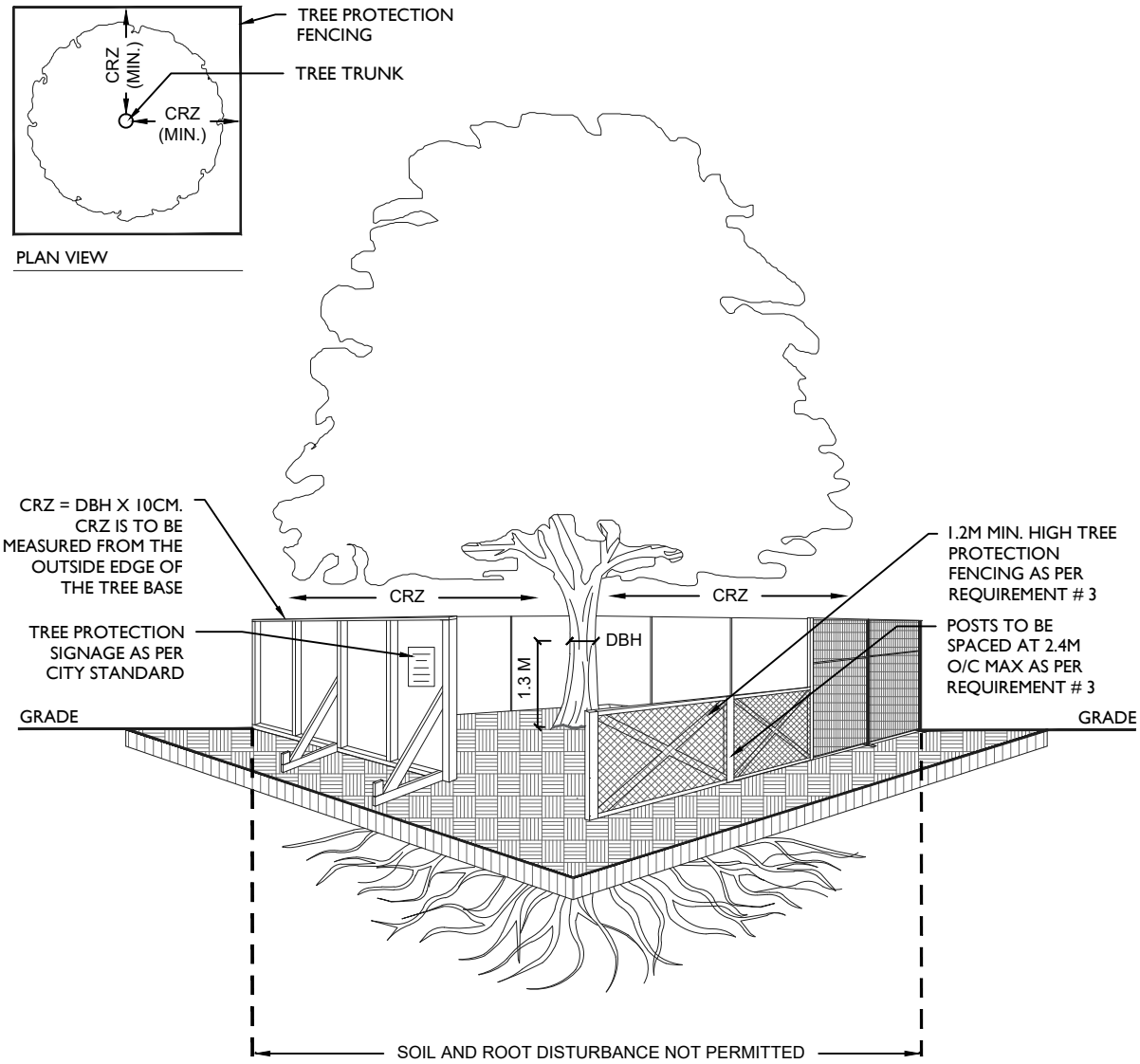
[1] The critical root zone (CRZ) is established as being 10 centimetres from the trunk of a tree for every centimetre of trunk Diameter at breast height (DBH). The CRZ is calculated as DBH x 10 cm.

Please do not hesitate to contact me with any questions concerning this Tree Conservation Report.

This report is subject to the attached Limitations of Tree Assessments and Liability to which the reader's attention is directed.

Yours,

Andrew K. Boyd, B.Sc.F, R.P.F. (#1828)
Certified Arborist #ON-0496A
Consulting Urban Forester



TREE PROTECTION REQUIREMENTS:

1. PRIOR TO ANY WORK ACTIVITY WITHIN THE CRITICAL ROOT ZONE (CRZ = 10 X DIAMETER) OF A TREE, TREE PROTECTION FENCING MUST BE INSTALLED SURROUNDING THE CRITICAL ROOT ZONE, AND REMAIN IN PLACE UNTIL THE WORK IS COMPLETE.
2. UNLESS PLANS ARE APPROVED BY CITY FORESTRY STAFF, FOR WORK WITHIN THE CRZ:
   - DO NOT PLACE ANY MATERIAL OR EQUIPMENT - INCLUDING OUTHOUSES;
   - DO NOT ATTACH ANY SIGNS, NOTICES OR POSTERS TO ANY TREE;
   - DO NOT RAISE OR LOWER THE EXISTING GRADE;
   - TUNNEL OR BORE WHEN DIGGING;
   - DO NOT DAMAGE THE ROOT SYSTEM, TRUNK, OR BRANCHES OR ANY TREE;
   - ENSURE THAT EXHAUST FUMES FROM ALL EQUIPMENT ARE NOT DIRECTED TOWARD ANY TREE CANOPY.
   - DO NOT EXTEND HARD SURFACE OR SIGNIFICANTLY CHANGE LANDSCAPING
3. TREE PROTECTION FENCING MUST BE AT LEAST 1.2M IN HEIGHT, AND CONSTRUCTED OF RIGID OR FRAMED MATERIALS (E.G. MODULOC - STEEL, PLYWOOD HOARDING, OR SNOW FENCE ON A 2"X4" WOOD FRAME) WITH POSTS 2.4M APART, SUCH THAT THE FENCE LOCATION CANNOT BE ALTERED. ALL SUPPORTS AND BRACING MUST BE PLACED OUTSIDE OF THE CRZ, AND INSTALLATION MUST MINIMISE DAMAGE TO EXISTING ROOTS. (SEE DETAIL)
4. THE LOCATION OF THE TREE PROTECTION FENCING MUST BE DETERMINED BY AN ARBORIST AND DETAILED ON ANY ASSOCIATED PLANS FOR THE SITE (E.G. TREE CONSERVATION REPORT, TREE INFORMATION REPORT, ETC). THE PLAN AND CONSTRUCTED FENCING MUST BE APPROVED BY CITY FORESTRY STAFF PRIOR TO THE COMMENCEMENT OF WORK.
5. IF THE FENCED TREE PROTECTION AREA MUST BE REDUCED TO FACILITATE CONSTRUCTION, MITIGATION MEASURES MUST BE PRESCRIBED BY AN ARBORIST AND APPROVED BY CITY FORESTRY STAFF. THESE MAY INCLUDE THE PLACEMENT OF PLYWOOD, WOOD CHIPS, OR STEEL PLATING OVER THE ROOTS FOR PROTECTION OR THE PROPER PRUNING AND CARE OF ROOTS WHERE ENCOUNTERED.

THE CITY'S TREE PROTECTION BY-LAW, 2020-340 PROTECTS BOTH CITY-OWNED TREES, CITY-WIDE, AND PRIVATELY-OWNED TREES WITHIN THE URBAN AREA. PLEASE REFER TO WWW.OTTAWA.CA/TREEBYLAW FOR MORE INFORMATION ON HOW THE TREE BY-LAW APPLIES.

ACCESSIBLE FORMATS AND COMMUNICATION SUPPORTS ARE AVAILABLE, UPON REQUEST

Ottawa

TREE PROTECTION SPECIFICATION

TO BE IMPLEMENTED FOR RETAINED TREES, BOTH ON SITE AND ON ADJACENT SITES, PRIOR TO ANY TREE REMOVAL OR SITE WORKS AND MAINTAINED FOR THE DURATION OF WORK ACTIVITIES ON SITE.

SCALE:	NTS
DATE:	MARCH 2021
DRAWING NO.:	1 of 1

Picture 1. Trees #1 and #2 (right and centre) and #3 (left) at 1815 Montreal Road

Picture 2. Trees #12 through #17 at 1815 Montreal Road

Picture 3. Trees #30 through #39 (left to right) at 1815 Montreal Road

Picture 4. Trees #40 through #46 (left to right) at 1815 Montreal Road

Picture 5. Trees #56 through #59 (right to left) at 1815 Montreal Road

Picture 6. Trees #65 and #66 (left to right) at 1815 Montreal Road

Picture 7. Trees #2 (left) and #71 and #72 (right background) at 1815 Montreal Road

LIMITATIONS OF TREE ASSESSMENTS & LIABILITY

GENERAL

It is the policy of *IFS Associates Inc.* to attach the following clause regarding limitations. We do this to ensure that our clients are clearly aware of what is technically and professionally realistic in assessing trees for retention.

This report was prepared by *IFS Associates Inc.* at the request of the client. The information, interpretation and analysis expressed in this report are for the sole benefit and exclusive use of the client. Possession of this report or a copy thereof does not imply right of publication or use for any purpose by any other than the client to whom it is addressed. Unless otherwise required by law, neither all or any part of the contents of this report, nor copy thereof, shall be conveyed by anyone, including the client, to the public through public relations, news or other media, without the prior expressly written consent of the author, and especially as to value conclusions, identity of the author, or any reference to any professional society or institute or to any initialed designation conferred upon the author as stated in his qualifications.

This report and any values expressed herein represent the opinion of the author; his fee is in no way contingent upon the reporting of a specified value, a stipulated result, nor upon any finding to be reported. Details obtained from photographs, sketches, *etc.*, are intended as visual aids and are not to scale. They should not be construed as engineering reports or surveys. Although every effort has been made to ensure that this assessment is reasonably accurate, the tree(s) should be reassessed at least annually. The assessment presented in this report is valid at the time of the inspection only. The loss or alteration of any part of this report invalidates the entire report.

LIMITATIONS

The information contained in this report covers only the tree(s) in question and no others. It reflects the condition of the assessed tree(s) at the time of inspection and was limited to a visual examination of the accessible portions only. *IFS Associates Inc.* has prepared this report in a manner consistent with that level of care and skill ordinarily exercised by members of the forestry and arboricultural professions, subject to the time limits and physical constraints applicable to this report. The assessment of the tree(s) presented in this report has been made using accepted arboricultural techniques. These include a visual examination of the above-ground portions of each tree for structural defects, scars, cracks, cavities, external indications of decay such as fungal fruiting bodies, evidence of insect infestations, discoloured foliage, the condition of any visible root structures, the degree and direction of lean (if any), the general condition of the tree(s) and the surrounding site, and the proximity of people and property. Except where specifically noted in the report, the tree(s) examined were not dissected, cored, probed or climbed to gain further evidence of their structural condition. Also, unless otherwise noted, no detailed root collar examinations involving excavation were undertaken.

While reasonable efforts have been made to ensure that the tree(s) proposed for retention are healthy, no warranty or guarantee, expressed or implied, are offered that these trees, or any parts of them, will remain standing. This includes other trees on or off the property not examined as part of this assignment. It is both professionally and practically impossible to predict with absolute certainty the behaviour of any single tree or groups of trees or their component parts in all circumstances, especially when within construction zones. Inevitably, a standing tree will always pose some risk. Most trees have the potential for failure in the event of root loss due to excavation and other construction-related impacts. This risk can only be eliminated through full tree removal.

Notwithstanding the recommendations and conclusions made in this report, it must be realized that trees are living organisms, and their health and vigour constantly change over time. They are not immune to changes in site conditions, or seasonal variations in the weather. It is a condition of this report that *IFS Associates Inc.* be notified of any changes in tree condition and be provided an opportunity to review or revise the recommendations within this report. Recognition of changes to a tree's condition requires expertise and extensive experience. It is recommended that *IFS Associates Inc.* be employed to re-inspect the tree(s) with sufficient frequency to detect if conditions have changed significantly.

ASSUMPTIONS

Statements made to *IFS Associates Inc.* regarding the condition, history and location of the tree(s) are assumed to be correct. Unless indicated otherwise, all trees under investigation in this report are assumed to be on the client's property. A recent survey prepared by a Licensed Ontario Land Surveyor showing all relevant trees, both on and adjacent to the subject property, will be provided prior to the start of field work. The final version of the grading plan for the project will be provided prior to completion of the report. Any further changes to this plan invalidate the report on which it is based. *IFS Associates Inc.* must be provided the opportunity to revise the report in relation to any significant changes to the grading plan. The procurement of said survey and grading plan, and the costs associated with them both, are the responsibility of the client, not *IFS Associates Inc.*

LIABILITY

Without limiting the foregoing, no liability is assumed by *IFS Associates Inc.* for: 1) any legal description provided with respect to the property; 2) issues of title and/or ownership with respect to the property; 3) the accuracy of the property line locations or boundaries with respect to the property; 4) the accuracy of any other information provided by the client or third parties; 5) any consequential loss, injury or damages suffered by the client or any third parties, including but not limited to replacement costs, loss of use, earnings and business interruption; and, 6) the unauthorized distribution of the report.

INDEMNIFICATION

An applicant for a permit or other approval based on this report shall agree to indemnify and save harmless *IFS Associates Inc.* from any and all claims, demands, causes of action, losses, costs or damages that affected private landowners and/or the City of Ottawa may suffer, incur or be liable for resulting from the issuance of a permit or approval based on this report or from the performance or non-performance of the applicant, whether with or without negligence on the part of the applicant, or the applicant's employees, directors, contractors and agents.

Further, under no circumstances may any claims be initiated or commenced by the applicant against *IFS Associates Inc.* or any of its directors, officers, employees, contractors, agents or assessors, in contract or in tort, more than 12 months after the date of this report.

ONGOING SERVICES

IFS Associates Inc. accepts no responsibility for the implementation of any or all parts of the report, unless specifically requested to supervise the implementation or examine the results of activities recommended herein. If examination or supervision is requested, that request shall be made in writing and the details, including fees, agreed to in advance.